

<b>Information to identify the case:</b>		
Debtor 1	<b>Brian A Lauritsen</b>	Social Security number or ITIN <b>xxx-xx-9465</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Bobbie M Lauritsen</b>	Social Security number or ITIN <b>xxx-xx-4502</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>	
Case number:	<b>20-70314-JAD</b>	
		Date case filed for chapter <b>13 6/19/20</b>

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Brian A Lauritsen	Bobbie M Lauritsen
<b>2. All other names used in the last 8 years</b>	dba Lauritsen Transport LLC, dba Lauritsen Transport	
<b>3. Address</b>	130 E 21st Ave Altoona, PA 16601	130 E 21st Ave Altoona, PA 16601
<b>4. Debtor's attorney</b> Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: <a href="mailto:ecf@westernpabankruptcy.com">ecf@westernpabankruptcy.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 8/10/20

**For more information, see page 2**



**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Brian A Lauritsen  
 Bobbie M Lauritsen  
 Debtors

Case No. 20-70314-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: dkam  
 Form ID: 309I

Page 1 of 3  
 Total Noticed: 66

Date Rcvd: Aug 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2020.

db/jdb  
 aty +Brian A Lauritsen, Bobbie M Lauritsen, 130 E 21st Ave, Altoona, PA 16601-4468  
 +Gary W. Darr, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue,  
 Pittsburgh, PA 15222-1220  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +Mario J. Hanyon, Phelan Hallinan Diamond & Jones, LLP, Omni William Penn Office Tower,  
 555 Grant Street, Suite 300, Pittsburgh, PA 15219-4408  
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 15256452 +Allegheny Resources LLC, co Stephen Elggren, PO Box 1726, Draper, UT 84020-1726  
 15256454 Bank Of The West, Consumer Product Servicing, Omaha, NE 68103  
 15263822 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 15256456 +Cnna, Po Box 6497, Sioux Falls, SD 57117-6497  
 15256457 +Citimortgage Inc, Po Box 6243, Sioux Falls, SD 57117-6243  
 15265172 +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,  
 444 Liberty Avenue, Pittsburgh, PA 15222-1225  
 15266296 +Lakeview Loan Servicing, LLC, PO Box 840, Buffalo, NY 14240-0840  
 15275524 +Law Office Of Stephen Elggren, PO Box 1726, Draper, UT 84020-1726  
 15256470 +M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900  
 15256471 +Nw Bank Fka Nw Savngs, 100 Liberty St, Warren, PA 16365-2411  
 15274249 +On Deck Capital, Inc., 12 Powder Springs Street, Suite 240, Marietta, GA 30064-7205  
 15262896 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 15256472 +Rd/bpm/onnix, 595 S. Riverwoods Parkway, Logan, UT 84321-6838  
 15256473 +Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211  
 15274346 +TCF National Bank, 11100 Wayzata Blvd, Suite 801, Minnetonka, MN 55305-5503  
 15256483 +Tbom/atls/fortiva, Pob 105555, Atlanta, GA 30348-5555  
 15260789 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 15275541 +UPMC, PO Box 371472, Pittsburgh, PA 15250-7472  
 15271250 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@westernpabankruptcy.com Aug 11 2020 04:52:33 Lawrence W. Willis,  
 Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2020 04:52:57  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 11 2020 04:52:57 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 11 2020 04:53:07  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +EDI: PRA.COM Aug 11 2020 08:33:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15256451 +E-mail/Text: backoffice@affirm.com Aug 11 2020 04:53:32 Affirm Inc,  
 650 California St Fl 12, San Francisco, CA 94108-2716  
 15256453 +EDI: GMACFS.COM Aug 11 2020 08:33:00 Ally Financial, P.o. Box 380901,  
 Bloomington, MN 55438-0901  
 15275502 EDI: BANKAMER.COM Aug 11 2020 08:38:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998  
 15263395 E-mail/PDF: resurgentbknofications@resurgent.com Aug 11 2020 05:00:19 CACH, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15260019 E-mail/Text: Bankruptcy.RI@Citizensbank.com Aug 11 2020 04:52:39 Citizens Bank N.A.,  
 One Citizens Bank Way JCA115, Johnston, RI 02919  
 15256458 E-mail/Text: Bankruptcy.RI@Citizensbank.com Aug 11 2020 04:52:39 Citizens Bank Na,  
 480 Jefferson Blvd, Warwick, RI 02886  
 15256455 +EDI: CAPITALONE.COM Aug 11 2020 08:38:00 Capital One Bank Usa N, Po Box 30281,  
 Salt Lake City, UT 84130-0281  
 15271038 +E-mail/Text: bankruptcy@cavps.com Aug 11 2020 04:53:16 Cavalry Investments, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 15257252 +E-mail/Text: bankruptcy@cavps.com Aug 11 2020 04:53:17 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 15256459 +EDI: WFNNB.COM Aug 11 2020 08:33:00 Comenitybank/victoria, Po Box 182789,  
 Columbus, OH 43218-2789  
 15256460 +EDI: WFNNB.COM Aug 11 2020 08:33:00 Comenitycapital/ikeapc, Po Box 182120,  
 Columbus, OH 43218-2120  
 15256461 +EDI: WFNNB.COM Aug 11 2020 08:33:00 Comenitycb/davidsbride, Po Box 182120,  
 Columbus, OH 43218-2120  
 15256462 +EDI: WFNNB.COM Aug 11 2020 08:33:00 Comenitycb/dntfirst, Po Box 182120,  
 Columbus, OH 43218-2120  
 15256463 +EDI: CRFRSTNA.COM Aug 11 2020 08:33:00 Credit First N A, Pob 81315,  
 Cleveland, OH 44181-0315

District/off: 0315-7

User: dkam  
Form ID: 309I

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Total Noticed: 66

Date Rcvd: Aug 10, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15256464 EDI: DISCOVER.COM Aug 11 2020 08:33:00 Discover Bank, Po Box 30954,  
Salt Lake City, UT 84130  
15259592 EDI: DISCOVER.COM Aug 11 2020 08:33:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
15256465 +EDI: DISCOVER.COM Aug 11 2020 08:33:00 Discover Fin Svcs Llc, Pob 15316,  
Wilmington, DE 19850-5316  
15257154 +EDI: DISCOVERPL Aug 11 2020 08:33:00 Discover Personal Loans, PO Box 30954,  
Salt Lake City, UT 84130-0954  
15256466 +E-mail/Text: bankruptcy.notices@hdfsi.com Aug 11 2020 04:53:23 Esb/harley Davidson Cr,  
3850 Arrowhead Drive, Carson City, NV 89706-2016  
15256467 +E-mail/Text: bankruptcynotice@fcbanking.com Aug 11 2020 04:52:44 First Commonwealth Ban,  
22 North Sixth St, Indiana, PA 15701-1802  
15275520 +EDI: FORD.COM Aug 11 2020 08:33:00 Ford Motor Credit, PO Box 54200,  
Omaha, NE 68154-8000  
15275521 +EDI: FORD.COM Aug 11 2020 08:33:00 Ford Motor Credit Comp, Pob 542000,  
Omaha, NE 68154-8000  
15274159 EDI: JPMORGANCHASE Aug 11 2020 08:38:00 JPMorgan Chase Bank, National Association,  
Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,  
Monroe LA 71203  
15256468 EDI: JPMORGANCHASE Aug 11 2020 08:38:00 Jpmcb Auto, P.o. Box 901003,  
Fort Worth, TX 76101  
15256469 EDI: JPMORGANCHASE Aug 11 2020 08:38:00 Jpmcb Home, 700 Kansas Lane, Monroe, LA 71203  
15256474 +EDI: RMSC.COM Aug 11 2020 08:38:00 Synccb/care Credit, C/o Po Box 965036,  
Orlando, FL 32896-0001  
15256475 +EDI: RMSC.COM Aug 11 2020 08:38:00 Synccb/func, C/o Po Box 965036,  
Orlando, FL 32896-0001  
15256477 +EDI: RMSC.COM Aug 11 2020 08:38:00 Synccb/home Dsn Outdr L, C/o Po Box 965036,  
Orlando, FL 32896-0001  
15256478 +EDI: RMSC.COM Aug 11 2020 08:38:00 Synccb/lowes, Po Box 956005, Orlando, FL 32896-0001  
15256479 +EDI: RMSC.COM Aug 11 2020 08:38:00 Synccb/ppc, Po Box 965005, Orlando, FL 32896-5005  
15256480 +EDI: RMSC.COM Aug 11 2020 08:38:00 Synccb/ppmc, Po Box 965005, Orlando, FL 32896-5005  
15256481 +EDI: RMSC.COM Aug 11 2020 08:38:00 Synccb/qvc, Po Box 965005, Orlando, FL 32896-5005  
15256482 +EDI: RMSC.COM Aug 11 2020 08:38:00 Synccb/sams, Po Box 965005, Orlando, FL 32896-5005  
15256806 +EDI: RMSC.COM Aug 11 2020 08:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
15256484 +EDI: CITICORP.COM Aug 11 2020 08:33:00 Thd/cbna, Po Box 6497,  
Sioux Falls, SD 57117-6497  
15256485 +EDI: TFSR.COM Aug 11 2020 08:33:00 Toyota Motor Credit, 10040 N. 25th Ave.,  
Phoenix, AZ 85021-1601

TOTAL: 41

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
cr Lakeview Loan Servicing, LLC  
15256476 Synccb/home Dsn Outdr L  
15275532 Synccb/home Dsn Outdr L  
cr\* +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,  
444 Liberty Avenue, Pittsburgh, PA 15222-1225  
cr\* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
Pittsburgh, PA 15233-1828  
15275499\* +Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716  
15275500\* +Allegheny Resources LLC, co Stephen Elggren, PO Box 1726, Draper, UT 84020-1726  
15275501\* +Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901  
15275503\* Bank Of The West, Consumer Product Servicing, Omaha, NE 68103  
15275509\* ++CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115,  
JOHNSTON RI 02919-1922  
(address filed with court: Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886)  
15275504\* +Cach LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
15275505\* +Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281  
15275506\* +Cavalry Investments, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
15275507\* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
15275508\* +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
15275510\* +Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789  
15275511\* +Comenitycapital/ikeapc, Po Box 182120, Columbus, OH 43218-2120  
15275512\* +Comenitycb/davidsbride, Po Box 182120, Columbus, OH 43218-2120  
15275513\* +Comenitycb/dntfirst, Po Box 182120, Columbus, OH 43218-2120  
15275514\* +Credit First N A, Pob 81315, Cleveland, OH 44181-0315  
15275515\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover Bank, Po Box 30954, Salt Lake City, UT 84130)  
15275516\* +Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316  
15275517\* +Esb/harley Davidson Cr, 3850 Arrowhead Drive, Carson City, NV 89706-2016  
15275518\* +First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802  
15275519\* +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,  
444 Liberty Avenue, Pittsburgh, PA 15222-1225  
15275522\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Jpmcb Auto, P.o. Box 901003, Fort Worth, TX 76101)

District/off: 0315-7

User: dkam  
Form ID: 309I

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Date Rcvd: Aug 10, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
15275523\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Jpmcb Home, 700 Kansas Lane, Monroe, LA 71203)  
15275525\* +M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900  
15275526\* +Nw Bank Fka Nw Savngs, 100 Liberty St, Warren, PA 16365-2411  
15275527\* +On Deck Capital, Inc., 12 Powder Springs Street, Suite 240, Marietta, GA 30064-7205  
15275528\* +Rd/bpm/onnix, 595 S. Riverwoods Parkway, Logan, UT 84321-6838  
15275529\* +Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211  
15275530\* +Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001  
15275531\* +Syncb/func, C/o Po Box 965036, Orlando, FL 32896-0001  
15275533\* +Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001  
15275534\* +Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005  
15275535\* +Syncb/ppmc, Po Box 965005, Orlando, FL 32896-5005  
15275536\* +Syncb/qvc, Po Box 965005, Orlando, FL 32896-5005  
15275537\* +Syncb/sams, Po Box 965005, Orlando, FL 32896-5005  
15275538\* +Tbom/atls/fortiva, Pob 105555, Atlanta, GA 30348-5555  
15275539\* +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
15275540\* +Toyota Motor Credit, 10040 N. 25th Ave., Phoenix, AZ 85021-1601

TOTALS: 5, \* 39, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 12, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2020 at the address(es) listed below:

Gary W. Darr on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com  
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
Lawrence W. Willis on behalf of Joint Debtor Bobbie M Lauritsen ecf@westernpabankruptcy.com,  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com  
Lawrence W. Willis on behalf of Debtor Brian A Lauritsen ecf@westernpabankruptcy.com,  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com  
Mario J. Hanyon on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
pawb@fedphe.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 8